

WHAT IS CLAIMED IS:

1                    1.        A method for reconciling a financial account of a user on a user device,  
2 comprising:  
3                    accessing a user list of transactions entered by said user;  
4                    downloading a financial institution list of transactions from a financial  
5 institution;  
6                    storing said financial institution list of transactions on said user device;  
7                    comparing said user list and said financial institution list item by item; and  
8                    providing a reconciliation function for each item on both of said lists.

1                    2.        The method of claim 1 further comprising:  
2                    comparing said transactions to match transactions on said financial institution  
3 list to transactions on said user list;  
4                    identifying unmatched transactions;  
5                    attempting to match said unmatched transactions, absent user input, according  
6 to predetermined criteria to provide proposed matches;  
7                    presenting said proposed matches to said user; and  
8                    accepting, on an item by item basis, a confirmation of said proposed matches  
9 by said user.

1                    3.        The method of claim 2 wherein said comparing compares a description  
2 field corresponding to said transactions.

1                    4.        The method of claim 2 wherein said presenting comprising presenting  
2 said transactions to said user in the following groupings:  
3                    transactions with a proposed match;  
4                    transactions on said user list, but not on said financial institution list; and  
5                    transactions on said financial institution list but not on said user list.

1                    5.        The method of claim 1 wherein said user device is a personal  
2 computer, and said accessing a user list of transactions comprises uploading said user list  
3 from an electronic account register.

1                    6.        The method of claim 1 wherein said user device is an electronic  
2 account register.

1                   7.       The method of claim 1 further comprising:  
2                   presenting to said user a first group of transactions on said user list, but not on  
3 said financial institution list;  
4                   presenting to said user a second group of transactions on said financial  
5 institution list but not on said user list; and  
6                   providing a user input capability for matching items from said first and second  
7 groups.

1                   8.       The method of claim 1 further comprising:  
2                   providing an indication whether an item has been cleared for each item upon  
3 completion of said reconciliation function.

1                   9.       The method of claim 1 further comprising:  
2                   downloading cleared items, and items on said financial institution list of  
3 transactions but not on said user list, from a computer to an account register device.

1                   10.      The method of claim 1 further comprising:  
2                   comparing said transactions to match transactions on said financial institution  
3 list to transactions on said user list;  
4                   identifying unmatched transactions;  
5                   accepting a user input indicating an acceptable number of days between  
6 transactions for indicating a possible match;  
7                   attempting to match said unmatched transactions according to said user input.

1                   11.      The method of claim 1 further comprising:  
2                   exporting data regarding said transactions to a money management program.

1                   12.      A method for reconciling a financial account of a user on a user device,  
2 comprising:  
3                   accessing a user list of transactions entered by said user;  
4                   downloading a financial institution list of transactions from a financial  
5 institution;  
6                   storing said financial institution list of transactions on said user device;  
7                   comparing said user list and said financial institution list item by item;  
8                   providing a reconciliation function for each item on both of said lists;

9 comparing said transactions to match transactions on said financial institution  
10 list to transactions on said user list;  
11 identifying unmatched transactions;  
12 attempting to match said unmatched transactions, absent user input, according  
13 to predetermined criteria to provide proposed matches;  
14 presenting said proposed matches to said user;  
15 accepting, on an item by item basis, a confirmation of said proposed matches  
16 by said user;  
17 presenting to said user a first group of transactions on said user list, but not on  
18 said financial institution list;  
19 presenting to said user a second group of transactions on said financial  
20 institution list but not on said user list;  
21 providing a user input capability for matching items from said first and second  
22 groups; and  
23 providing an indication whether an item has been cleared for each item upon  
24 completion of said reconciliation function.

1 13. An electronic account register comprising:  
2 a touch screen for displaying a register of transactions;  
3 an alphanumeric keyboard;  
4 a numeric keypad;  
5 a cleared balance display;  
6 an up/down scrolling input; and  
7 an on/off switch.

1 14. The electronic account register of claim 13 further comprising:  
2 a processor programmed to allow exporting transaction data to an external  
3 money management program.

1 15. The electronic account register of claim 13 wherein said alphanumeric  
2 keyboard and numeric keypad are designated areas on said touch screen.

1 16. The electronic account register of claim 13 further comprising:  
2 a link input for linking said account register to another electronic device.

1 17. The electronic account register of claim 13 further comprising:  
2 a description field in said account register; and  
3 a drop down list of preferred payees in said description field.

1 18. The electronic account register of claim 17 further comprising:  
2 a memory for storing payees;  
3 a processor programmed to determine if a payee has been entered for a second  
4 time in a predetermined period and, if so, adding said payee to said list of preferred payees.

1 19. The electronic account register of claim 13 further comprising:  
2 a transaction number field;  
3 means for populating said transaction number field with a next sequential  
4 transaction number; and  
5 means for overriding said next sequential transaction number.

1 20. An electronic account register comprising:  
2 a touch screen for displaying an account register;  
3 an alphanumeric keyboard;  
4 a numeric keypad;  
5 a cleared balance display;  
6 an up/down scrolling input; and  
7 an on/off switch;  
8 a link input for linking said account register to another electronic device;  
9 a description field in said account register;  
10 a drop down list of preferred payees in said description field;  
11 a transaction number field;  
12 means for populating said transaction number field with a next sequential  
13 transaction number; and  
14 means for overriding said next sequential transaction number.